



SEBI - HACKATHON

SECURITIES MARKET HACKATHON AT GFF
2025

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ABOUT THIS HACKATHON

The Securities Market Hackathon, powered by BSE, CDSL, KFINTECH, NSDL and SEBI, brings together India's brightest minds to solve real-world problems in securities markets. Held during GFF2025, the world's largest fintech festival, this challenge invites digital-first solutions that empower retail investors and enhance transparency, efficiency, compliance, and accessibility across capital markets. This platform aims to catalyze responsible, tech-led innovation aligned with SEBI's vision.

WHY DO WE NEED THIS?

1. To Promote Financial Inclusion :

- A large section of the population, especially in developing countries like India, is entering the investment space for the first time.
- Most of them do not speak or understand English well, which creates a barrier to learning and participation.
- Providing information in vernacular languages allows everyone not just the urban elite to participate in wealth creation through informed investing.

2. To Prevent Financial Losses from Misinformation :

- When investors lack reliable knowledge, they often follow social media “tips” or “gurus”.
- Invest based on hearsay or rumors fall for scams and pump-and-dump schemes.
- This leads to loss of money and trust in the financial system.
- Offering verified, language-accessible education can empower investors to make rational, evidence-based decisions.

3. To Build a More Stable and Informed Investor Base :

- Educated investors make long-term, sustainable investments instead of reacting emotionally to market volatility.
- This leads to :
 - i) Reduced market speculation
 - ii) Better financial planning
 - iii) A healthier investment culture

4. To Bridge the Urban-Rural Divide :

- Financial knowledge and resources are often concentrated in urban areas.

- By localizing content, we bring financial literacy to rural and semi-urban populations who are currently underserved.
- This can uplift entire communities by enabling them to manage money and invest wisely.

5. To Align with Government and Regulatory Goals :

- Governments and regulators like SEBI in India are promoting financial literacy and inclusion as national goals.
- Creating vernacular financial education aligns with these policies and may open opportunities for public-private partnerships.

ENHANCING RETAIL INVESTOR EDUCATION AND ENGAGEMENT

PROBLEM STATEMENT :

Many retail investors lack the knowledge to navigate the securities market, leading to poor investment decisions or reliance on unverified advice. Further, most of the online sources of information for retail investors are in English and thus there is lack of educative material in various vernacular languages.

CONJECTURE

1.) Vernacular Financial Education

- Use NLP-based translation models to convert SEBI/NISM and financial content into Indian regional languages.
- Add text-to-speech & speech-to-text so investors can listen & interact in their native language.

2.) Personalized Learning & Guidance

- Build an AI-powered recommendation system that suggests tutorials, videos, or quizzes based on a learner's progress.

- Provide a virtual trading simulator with delayed market data.
- AI analyzes user's trades and provides personalized risk feedback

4.) Fraud & Misinformation Detection

- Apply sentiment analysis & anomaly detection to flag unverified stock tips circulating on WhatsApp/Telegram/social media.
- Warn users about possible “pump-and-dump” schemes.

5.) Adaptive Assessments & Certification

- ML-based adaptive quizzes that adjust difficulty based on performance.

- Track knowledge growth, reward progress with certificates (in vernacular).

OUTCOME

Develop an interactive app that educates users on stock market basics, risk assessment techniques, algo trading/HFT and portfolio diversification using delayed market data and simulated trading scenarios - a prototype app with engaging tutorials, quizzes, and a virtual trading feature that tracks learning progress. Or develop a prototype app that can translate into vernacular languages and summarise material available on other sites, such as websites of SEBI/ NISM/ stock exchange.

THANK YOU